



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [TD GROUP US HOLDINGS LLC](#)

City/State [WILMINGTON, DE](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [524,292,372](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TD GROUP US HOLDINGS LLC
251 LITTLE FALLS DRIVE
WILMINGTON, DE 19808

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Summary Ratios

	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019											
Average assets (\$000)	522,220,229		506,612,752		510,690,379		462,092,155		386,937,771											
Net income (\$000)	958,300		957,717		3,907,165		3,963,649		3,863,665											
Number of BHCs in peer group	134		133		130		128		125											
Earnings and Profitability:																				
Percent of Average Assets																				
Net interest income (tax equivalent)	1.56	2.55	8	1.60	2.67	8	1.61	2.60	10	1.87	2.77	13	2.30	3.01	20					
+ Non-interest income	0.79	0.97	51	0.62	1.13	26	0.68	1.04	34	0.99	1.21	46	0.88	1.32	36					
- Overhead expense	1.47	2.18	9	1.54	2.28	10	1.50	2.17	9	1.47	2.57	5	1.76	2.69	12					
- Provision for credit losses	0.01	0.04	49	-0.14	-0.12	38	-0.06	-0.09	52	0.58	0.51	61	0.33	0.15	88					
+ Securities gains (losses)	0	0	68	0	0.01	57	0	0.01	43	0	0.02	34	0	0.01	19					
+ Other tax equivalent adjustments	0	0	5	0	0	48	0	0	88	0	0	79	0	0	71					
= Pretax net operating income (tax equivalent)	0.86	1.35	16	0.83	1.78	6	0.87	1.66	5	0.82	1.04	31	1.12	1.56	16					
Net operating income	0.73	1.03	19	0.76	1.36	10	0.77	1.26	7	0.86	0.81	51	1	1.19	23					
Net income	0.73	1.02	19	0.76	1.35	10	0.77	1.26	6	0.86	0.82	51	1	1.19	23					
Net income (Subchapter S adjusted)					1.74		1.78			1.97			1.18			1.17				
Percent of Average Earning Assets																				
Interest income (tax equivalent)	1.90	2.96	8	1.88	3.18	6	1.90	3.06	7	2.41	3.55	7	3.80	4.41	15					
Interest expense	0.21	0.20	62	0.16	0.29	25	0.16	0.25	32	0.38	0.52	32	1.28	1.08	73					
Net interest income (tax equivalent)	1.68	2.75	9	1.72	2.88	9	1.74	2.80	10	2.04	3.01	12	2.53	3.33	21					
Losses, Allowance, and Past Due + Nonaccrual																				
Net loan and lease losses / Average loans and leases	0.31	0.09	89	0.46	0.16	91	0.31	0.11	92	0.64	0.27	89	0.71	0.21	90					
Earnings coverage of net loan and lease losses (X)	8.45	38.54	34	4.25	25.70	16	7.63	39.72	22	5.76	22.91	27	4.90	24.40	22					
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.67	1.20	87	1.96	1.49	79	1.76	1.23	87	2.19	1.58	80	1.36	0.83	88					
Allowance for loan and lease losses / Total loans and leases	1.67	1.17	87	1.95	1.47	80	1.75	1.20	87	2.18	1.55	82	1.36	0.81	88					
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.55	0.47	62	0.65	0.70	55	0.54	0.49	63	0.68	0.71	51	0.75	0.57	71					
30–89 days past due loans and leases / Total loans and leases	0.54	0.32	83	0.62	0.33	85	1	0.32	93	1.09	0.39	92	0.69	0.43	80					
Liquidity and Funding																				
Net noncore funding dependence	-22.98	-1.97	3	3.36	-0.51	65	-28.74	-2.33	1	3.95	3.20	57	23.41	14.45	78					
Net short-term noncore funding dependence	-26.53	-6.65	8	0.29	-6.88	75	-32.14	-7.71	6	2.57	-4.76	77	23.17	3.38	94					
Net loans and leases / Total assets	31.77	59.31	8	33.12	60.99	7	31.51	58.67	7	33.56	61.58	9	39.63	63.77	11					
Capitalization																				
Tier 1 leverage ratio	7.89	9.06	18	7.94	9.15	14	7.75	8.98	20	8.33	9.13	29	9.43	9.76	46					
Holding company equity capital / Total assets	9.85	10.29	42	10.91	10.72	51	10.51	10.71	48	11.59	11.16	59	12.98	12.43	57					
Total equity capital (including minority interest) / Total assets	9.85	10.40	41	10.91	10.85	50	10.51	10.82	46	11.59	11.29	58	12.98	12.57	56					
Common equity tier 1 capital / Total risk-weighted assets	16.84	12.21	90	16.95	12.57	90	16.91	12.42	89	17.03	12.38	90	16.20	12.17	87					
Net loans and leases / Equity capital (X)	3.23	5.82	5	3.04	5.73	5	3	5.53	4	2.90	5.58	8	3.05	5.21	10					
Cash dividends / Net income	13.04	33.45	18	13.05	23.13	27	12.80	28.27	19	12.61	42.30	15	12.94	33.12	16					
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02						
Growth Rates																				
Assets	1.25	9.35	21	15.78	16.49	55	3.37	10.50	22	24.16	16.68	72	4.84	9.26	44					
Equity capital	-8.63	4.03	10	4.71	9.13	36	-6.25	7.46	2	10.84	6.99	74	6.08	10.49	38					
Net loans and leases	-2.88	6.29	21	1.73	7.22	37	-2.92	3.36	27	5.12	9.07	37	4.54	9.10	38					
Noncore funding	-66.41	-10.65	2	6.14	-25.09	85	-68.69	-14.79	1	22.70	-12.18	87	4.18	6.59	49					
Parent Company Ratios																				
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36					
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13					
Equity investment in subsidiaries / Equity capital	101.24	103.47	46	99.91	102.85	32	99.89	103.22	36	99.90	102.81	31	99.88	103.22	32					
Cash from ops + noncash items + op expense / Op expense + dividends	64.87	125.04	30	60.42	98.58	34	30.44	154.48	8	54.61	147.24	8	135.02	190.27	31					

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,679,798	1,724,975	6,925,859	7,468,025	8,203,251	-2.62	5.20
Income from lease financing receivables.....	20,404	23,834	89,862	102,313	98,656	-14.39	26.15
Fully taxable income on loans and leases.....	1,642,559	1,689,242	6,776,608	7,302,853	7,951,549	-2.76	5.89
Tax-exempt income on loans and leases.....	57,643	59,567	239,113	267,485	350,358	-3.23	-6.59
Estimated tax benefit on income on loans and leases.....	19,137	17,769	71,000	70,579	62,217	7.69	-35.02
Income on loans and leases (tax equivalent).....	1,719,339	1,766,578	7,086,721	7,640,917	8,364,124	-2.67	4.68
Investment interest income (tax equivalent).....	446,083	345,674	1,497,162	1,904,629	3,341,665	29.05	-1.25
Interest on balances due from depository institutions.....	23,771	19,308	83,166	101,626	243,179	23.11	-47.75
Interest income on other earning assets.....	102,484	85,258	333,407	612,113	1,440,504	20.20	-35.34
Total interest income (tax equivalent).....	2,291,677	2,216,818	9,000,456	10,259,285	13,389,472	3.38	-0.28
Interest on time deposits of \$250K or more	3,609	3,577	13,711	32,057	64,731	0.89	-51.28
Interest on time deposits < \$250K.....	919	1,736	5,312	31,891	68,625	-47.06	-79.82
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	66,199	97,644	225,133	970,349	2,863,905	-32.20	-76.88
Interest on other borrowings and trading liabilities.....	184,596	86,255	509,090	561,720	1,491,842	114.01	7.33
Interest on subordinated debt and mandatory convertible securities	731	731	2,926	2,926	2,926	0.00	-79.93
Total interest expense.....	256,054	189,943	756,172	1,598,943	4,492,029	34.81	-45.97
Net interest income (tax equivalent).....	2,035,623	2,026,875	8,244,284	8,660,342	8,897,443	0.43	11.59
Non-interest income.....	1,025,493	783,603	3,482,979	4,584,121	3,412,563	30.87	65.97
Adjusted operating income (tax equivalent)	3,061,116	2,810,478	11,727,263	13,244,463	12,310,006	8.92	25.35
Overhead expense.....	1,925,526	1,947,248	7,664,045	6,810,136	6,813,581	-1.12	17.40
Provision for credit losses.....	12,434	-173,948	-316,852	2,667,324	1,260,298		-93.31
Securities gains (losses)	15	398	2,115	5,744	-7,628	-96.23	-99.96
Other tax equivalent adjustments	-1,099	0	1,100	2	1		
Pretax net operating income (tax equivalent).....	1,118,108	1,048,894	4,423,456	3,787,935	4,344,716	6.60	69.94
Applicable income taxes	141,770	73,407	444,189	-246,298	418,830	93.13	31.63
Tax equivalent adjustments	18,038	17,770	72,102	70,584	62,221	1.51	-38.76
Applicable income taxes (tax equivalent).....	159,808	91,177	516,291	-175,714	481,051	75.27	16.51
Minority interest	0	0	0	0	0		-100.00
Net income before discontinued operations, net of minority interest	958,300	957,717	3,907,165	3,963,649	3,863,665	0.06	86.87
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	958,300	957,717	3,907,165	3,963,649	3,863,665	0.06	86.87
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	958,300	957,717	3,907,165	3,963,649	3,863,665	0.06	84.01
Investment securities income (tax equivalent).....	446,083	345,674	1,497,162	1,904,629	3,341,665	29.05	-1.25
US Treasury and agency securities (excluding mortgage-backed securities)	91,682	-6,213	93,677	99,743	457,764		64.29
Mortgage-backed securities	201,401	207,074	817,128	988,471	1,268,875	-2.74	-11.61
All other securities	153,000	144,813	586,357	816,415	1,615,026	5.65	-8.97
Cash dividends declared.....	125,000	125,000	500,000	500,000	500,000	0.00	
Common	125,000	125,000	500,000	500,000	500,000	0.00	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.76	2.75	8	1.75	2.96	6	1.76	2.85	7	2.22	3.27	8	3.46	4	16
Less: Interest expense	0.20	0.19	63	0.15	0.27	25	0.15	0.23	32	0.35	0.48	33	1.16	0.98	71
Equals: Net interest income (tax equivalent)	1.56	2.55	8	1.60	2.67	8	1.61	2.60	10	1.87	2.77	13	2.30	3.01	20
Plus: Non-interest income	0.79	0.97	51	0.62	1.13	26	0.68	1.04	34	0.99	1.21	46	0.88	1.32	36
Equals: adjusted operating income (tax equivalent)	2.34	3.56	5	2.22	3.87	3	2.30	3.70	5	2.87	4.04	5	3.18	4.41	6
Less: Overhead expense	1.47	2.18	9	1.54	2.28	10	1.50	2.17	9	1.47	2.57	5	1.76	2.69	12
Less: Provision for credit losses	0.01	0.04	49	-0.14	-0.12	38	-0.06	-0.09	52	0.58	0.51	61	0.33	0.15	88
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	97
Plus: Realized gains (losses) on available-for-sale securities	0	0	68	0	0.01	58	0	0.01	43	0	0.02	34	0	0.01	19
Plus: other tax equivalent adjustments	0	0	5	0	0	48	0	0	88	0	0	79	0	0	71
Equals: Pretax net operating income (tax equivalent)	0.86	1.35	16	0.83	1.78	6	0.87	1.66	5	0.82	1.04	31	1.12	1.56	16
Less: Applicable income taxes (tax equivalent)	0.12	0.31	10	0.07	0.40	3	0.10	0.38	5	-0.04	0.23	5	0.12	0.36	4
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.73	1.03	19	0.76	1.36	10	0.77	1.26	7	0.86	0.81	51	1	1.19	23
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.73	1.02	19	0.76	1.35	10	0.77	1.26	6	0.86	0.82	51	1	1.19	23
Memo: Net income (last four quarters)	0.76	1.17	12	0.96	1.07	36	0.77	1.26	6	0.86	0.82	51	1	1.19	22
Net income—BHC and noncontrolling (minority) interest	0.73	1.04	17	0.76	1.37	8	0.77	1.27	5	0.86	0.83	51	1	1.20	23
Margin Analysis															
Average earning assets / Average assets	92.55	93.16	41	92.91	93.08	50	92.65	93.08	42	92	92.32	44	91.02	91.05	50
Average interest-bearing funds / Average assets	73.91	60.43	88	75.28	62.97	88	74.50	61.99	86	74.67	64.06	83	74.23	65.57	81
Interest income (tax equivalent) / Average earning assets	1.90	2.96	8	1.88	3.18	6	1.90	3.06	7	2.41	3.55	7	3.80	4.41	15
Interest expense / Average earning assets	0.21	0.20	62	0.16	0.29	25	0.16	0.25	32	0.38	0.52	32	1.28	1.08	73
Net interest income (tax equivalent) / Average earning assets	1.68	2.75	9	1.72	2.88	9	1.74	2.80	10	2.04	3.01	12	2.53	3.33	21
Yield or Cost															
Total loans and leases (tax equivalent)	4.10	3.88	68	4.06	4.05	55	4.15	4.01	65	4.41	4.27	65	5.22	5.09	63
Interest-bearing bank balances	0.18	0.18	57	0.10	0.10	58	0.12	0.14	21	0.24	0.27	45	1.90	2.04	40
Federal funds sold and reverse repos	0.34	0.28	68	0.32	0.26	72	0.30	0.25	70	0.82	0.68	65	2.61	2.44	68
Trading assets	2.32	0.43	90	1.76	0.39	88	1.90	0.45	86	1.89	0.60	81	2.71	0.99	81
Total earning assets	1.88	2.93	8	1.87	3.15	6	1.89	3.04	7	2.40	3.51	7	3.78	4.36	15
Investment securities (tax equivalent)	0.84	1.78	2	0.84	1.84	3	0.82	1.77	3	1.25	2.25	1	2.67	2.76	45
US Treasury and agency securities (excluding mortgage-backed securities)	0.50	1.09	14	-0.06	1.30	0	0.16	1.14	6	0.25	1.75	2	2.02	2.32	34
Mortgage-backed securities	1.12	1.67	5	1.29	1.60	23	1.23	1.57	20	1.60	2.05	14	2.60	2.61	51
All other securities	0.89	2.75	3	0.93	2.93	3	0.90	2.81	6	1.46	3.24	5	2.93	4.06	13
Interest-bearing deposits	0.09	0.16	28	0.13	0.26	24	0.08	0.21	17	0.36	0.53	31	1.30	1.10	69
Time deposits of \$250K or more	0.91	0.48	91	0.88	0.82	58	0.95	0.66	79	1.30	1.42	37	2.09	1.96	58
Time deposits < \$250K	0.13	0.44	7	0.21	0.78	3	0.17	0.62	4	0.77	1.36	7	1.41	1.82	26
Other domestic deposits	0.08	0.13	38	0.12	0.17	40	0.07	0.15	25	0.35	0.36	52	1.27	0.93	80
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0.21	0.16	77	0.19	0.18	71	0.19	0.17	73	0.58	0.62	62	2.47	1.86	77
Other borrowed funds and trading liabilities	2.38	1.14	88	1.53	1.38	59	2.11	1.27	80	2.06	1.50	79	2.91	2.38	78
All interest-bearing funds	0.27	0.31	48	0.20	0.42	17	0.20	0.37	20	0.46	0.74	20	1.56	1.49	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income	1,025,493		783,603		3,482,979		4,584,121		3,412,563			
Fiduciary activities income	37,509		43,042		164,556		169,213		202,131			
Service charges on deposit accounts - domestic	287,410		248,054		1,102,443		977,646		1,196,352			
Trading revenue.....	-27,332		-49,584		-105,714		-164,238		56,559			
Investment banking fees and commissions.....	297,682		314,337		1,228,550		634,133		386,276			
Insurance activities revenue.....	57		1		45		45		-13			
Venture capital revenue.....	9,659		29		22,321		5,090		6,797			
Net servicing fees	4,585		6,370		11,595		-7,135		4,042			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	22,687		39,883		124,640		126,138		38,371			
Other non-interest income.....	393,236		181,471		934,543		2,843,229		1,522,048			
Total overhead expenses	1,925,526		1,947,248		7,664,045		6,810,136		6,813,581			
Personnel expense.....	804,344		793,971		3,102,399		2,917,722		2,870,004			
Net occupancy expense.....	241,545		309,420		1,067,420		950,521		800,190			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	20,384		19,078		74,748		88,408		120,808			
Other operating expenses.....	859,253		824,779		3,419,478		2,853,485		3,022,579			
Fee income on mutual funds and annuities.....	21,475		22,647		82,894		64,611		65,893			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	26,040		26,371		25,454		26,497		26,840			
Average personnel expense per employee.....	30.89		30.11		121.88		110.12		106.93			
Average assets per employee.....	20,054.54		19,210.98		20,063.27		17,439.41		14,416.46			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	2.09	2.26	54	2.89	2.10	65	2.38	2.17	56	1.41	2.02	47
Overhead expenses / Net Interest Income + non-interest income	63.30	61.09	60	69.73	59.31	86	65.75	59.28	76	51.69	62.28	16
Percent of Average Assets												
Total overhead expense	1.47	2.18	9	1.54	2.28	10	1.50	2.17	9	1.47	2.57	5
Personnel expense.....	0.62	1.21	5	0.63	1.28	3	0.61	1.21	4	0.63	1.30	3
Net occupancy expense.....	0.19	0.23	28	0.24	0.24	49	0.21	0.23	36	0.21	0.26	21
Other operating expenses.....	0.67	0.71	57	0.67	0.73	51	0.68	0.72	51	0.64	0.94	24
Overhead less non-interest income	0.69	1.18	13	0.92	1.10	29	0.82	1.10	22	0.48	1.25	11
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	62.90	60.59	60	69.29	58.69	87	65.35	58.83	75	51.42	61.82	17
Personnel expense.....	26.28	33.94	17	28.25	33.28	24	26.45	32.93	20	22.03	32.36	7
Net occupancy expense.....	7.89	6.43	71	11.01	6.42	95	9.10	6.23	86	7.18	6.58	60
Other operating expenses.....	28.74	19.35	91	30.03	18.45	93	29.80	19.18	94	22.21	22.28	68
Total non-interest income	33.50	26.24	71	27.88	28.42	55	29.70	27.67	59	34.61	28.83	67
Fiduciary activities income	1.23	2.31	46	1.53	2.15	48	1.40	2.20	47	1.28	2.09	45
Service charges on domestic deposit accounts	9.39	3.51	96	8.83	3.21	96	9.40	3.27	96	7.38	3.27	96
Trading revenue.....	-0.89	0.53	7	-1.76	0.97	2	-0.90	0.62	3	-1.24	1.28	0
Investment banking fees and commissions.....	9.72	2.33	91	11.18	2.51	90	10.48	2.58	89	4.79	2.46	82
Insurance activities revenue.....	0	0.38	34	0	0.38	23	0	0.36	24	0	0.41	24
Venture capital revenue.....	0.32	0.02	92	0	0.02	88	0.19	0.04	89	0.04	0.01	89
Net servicing fees	0.15	1.49	37	0.23	0.99	48	0.10	0.60	37	-0.05	0.01	27
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.74	1.74	40	1.42	3.74	39	1.06	3.30	34	0.95	3.92	36
Other non-interest income.....	12.85	8.92	74	6.46	8.65	41	7.97	9.27	51	21.47	9.65	88
Overhead less non-interest income	29.40	33.42	34	41.40	29.66	81	35.65	30.52	64	16.81	31.93	14
Applicable income taxes / Pretax net operating income (tax equivalent).....	12.68	20.83	6	7	21.04	3	10.04	21.18	4	-6.50	18.63	3
Applicable income tax + TE / Pretax net operating income + TE	14.29	22.92	4	8.69	22.74	3	11.67	22.67	5	-4.64	21.18	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	24,932,021	22,002,129	25,224,499	21,544,762	15,551,668	13.32	84.90
NOW, ATS and transaction accounts	25,732,608	21,433,606	25,980,506	21,021,488	14,327,078	20.06	102.25
Time deposits less brokered deposits < \$250K	1,714,478	-136,566,648	1,668,537	-139,494,942	-103,002,263		
MMDA and other savings accounts	333,570,919	334,238,516	338,517,231	326,536,764	247,293,955	-0.20	53.39
Other non-interest-bearing deposits							
Core deposits	385,950,026	241,107,603	391,390,773	229,608,072	174,170,438	60.07	125.78
Time deposits of \$250K or more	1,899,288	1,461,137	1,290,414	1,776,900	3,026,994	29.99	-30.95
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	45,977,194	49,045,950	43,531,338	51,309,080	45,731,934	-6.26	55.33
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	2,421,962	3,462,071	3,004,264	3,504,481	3,841,149	-30.04	-79.14
Other borrowings w/remaining maturity of 1 year or less	6,986,851	5,165,246	5,074,175	3,496,188	7,643,805	35.27	2317.94
Other borrowings w/remaining maturity over 1 year	11,083,361	7,888,311	10,384,161	3,089,096	99,046	40.50	253.05
Brokered deposits < \$250K	1,101,263	139,819,824	1,245,632	142,927,803	107,634,294	-99.21	-98.55
Noncore funding	69,469,919	206,842,539	64,529,984	206,103,548	167,977,222	-66.41	-43.76
Trading liabilities	7,393,034	5,139,030	6,141,208	6,225,230	6,043,096	43.86	-44.10
Subordinated notes and debentures + trust preferred securities	26,300	26,300	26,300	26,300	26,300	0.00	-88.53
Other liabilities	9,826,084	8,220,945	7,221,011	6,573,068	7,345,540	19.52	149.31
Total liabilities	472,665,363	461,336,417	469,309,276	448,536,218	355,562,596	2.46	51.56
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	30,917,895	30,917,895	30,917,895	30,917,895	30,917,895	0.00	17.66
Common surplus	2,619,128	2,619,128	2,619,128	2,619,128	2,619,128	0.00	0.21
Retained earnings	28,790,703	25,382,955	27,957,403	24,550,238	21,086,589	13.43	135.56
Accumulated other comprehensive income	-4,650,717	1,134,887	-328,363	2,453,750	168,454		
Other equity capital components	-6,050,000	-3,550,000	-6,050,000	-1,750,000	-1,750,000		
Total holding company equity capital	51,627,009	56,504,865	55,116,063	58,791,011	53,042,066	-8.63	25.12
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	51,627,009	56,504,865	55,116,063	58,791,011	53,042,066	-8.63	23.65
Total liabilities and capital	524,292,372	517,841,282	524,425,339	507,327,229	408,604,662	1.25	48.27
Memoranda							
Non-interest-bearing deposits	70,290,853	63,264,069	69,117,936	57,702,226	41,445,546	11.11	72.96
Interest-bearing deposits	318,659,724	319,124,495	324,808,883	316,610,549	243,386,180	-0.15	52.33
Total deposits	388,950,577	382,388,564	393,926,819	374,312,775	284,831,726	1.72	55.69
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	55,116,063	58,791,011	58,791,011	53,042,066	49,999,611		
Accounting restatements	0	0	0	0	-84,386		
Net income	958,300	957,717	3,907,165	3,963,649	3,863,665		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	1,800,000	4,300,000	0	1,000,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	125,000	125,000	500,000	500,000	500,000		
Change in other comprehensive income	-4,322,354	-1,318,863	-2,782,113	2,285,296	763,176		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	51,627,009	56,504,865	55,116,063	58,791,011	53,042,066		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	12.68	37.11	12	12.75	36.10	12	12.42	36.25	12	13.25	36.22	15	15.73	37.78	19
Commercial and industrial loans	5.91	10.78	22	7.40	13.88	16	5.93	10.76	22	7.40	13.52	17	8.15	12.02	30
Loans to individuals	7.22	3.61	82	7.25	3.42	82	7.28	3.36	82	7.69	3.40	82	9.93	4.20	80
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	65	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.17	43	0.03	0.19	44	0.02	0.18	41	0.03	0.19	47	0.04	0.24	48
Other loans and leases.....	6.48	4.19	73	6.36	4.29	68	6.42	4.47	70	5.94	4.63	65	6.34	5.01	65
Net loans and leases.....	31.77	59.31	8	33.12	60.99	7	31.51	58.67	7	33.56	61.58	9	39.63	63.77	11
Debt securities over 1 year.....	30.27	19.47	82	19.34	16.70	63	29.17	19.46	77	17.79	15.55	63	20.91	14.60	85
Mutual funds and equity securities	0.01	0.06	40	0.02	0.06	47	0.02	0.06	46	0.02	0.05	45	0.01	0.06	42
Subtotal	62.05	80.04	8	52.48	78.43	6	60.71	79.22	6	51.36	78.16	9	60.56	79.65	13
Interest-bearing bank balances	9.27	7.18	70	15.95	9.08	85	10.39	8.50	62	12.87	7.51	84	2.88	3.06	58
Federal funds sold and reverse repos	8.55	0.55	93	9.08	0.50	94	8.17	0.54	94	10.21	0.82	91	12.91	1.57	90
Debt securities 1 year or less	9.69	1.65	97	13.14	1.59	98	11.19	1.56	97	15.52	1.68	97	11.14	1.91	96
Trading assets	2.39	0.52	90	1.80	0.56	89	1.70	0.49	89	2.23	1.01	87	2.96	1.19	83
Total earning assets.....	91.96	91.28	62	92.46	91.48	62	92.16	91.77	53	92.19	91.05	61	90.44	89.53	63
Non-interest cash and due from depository institutions.....	0.77	0.96	34	0.57	1	17	0.70	0.82	38	0.65	1.07	19	0.76	1.14	22
Other real estate owned.....	0	0.01	34	0.01	0.02	38	0	0.01	38	0.01	0.02	37	0.01	0.03	37
All other assets.....	7.27	7.70	41	6.97	7.44	44	7.14	7.35	48	7.16	7.82	40	8.79	9.27	44
Memoranda															
Short-term investments	27.51	10.28	91	38.18	11.92	96	29.75	11.47	92	38.60	11.17	95	26.93	7.63	90
U.S. Treasury securities.....	13.56	1.80	97	7.67	0.98	96	13.68	1.47	97	8.42	0.84	96	4.80	1.03	89
US agency securities (excluding mortgage-backed securities)	0.06	0.79	34	0.17	0.73	41	0.16	0.82	39	0.18	0.63	44	0.80	0.54	69
Municipal securities	0	1.72	12	0	1.77	14	0	1.73	12	0	1.69	17	0	1.34	15
Mortgage-backed securities	13.53	14.04	52	12.53	12.38	52	13.12	14.14	48	12.85	11.75	55	12.95	11.44	60
Asset-backed securities	7.55	0.56	98	5.96	0.35	97	6.90	0.50	97	5.72	0.32	96	8.78	0.28	99
Other debt securities	5.26	0.55	96	6.14	0.46	97	6.51	0.53	96	6.13	0.42	96	4.71	0.39	95
Loans held-for-sale.....	0.05	0.40	37	0.14	0.46	38	0.05	0.55	34	0.09	0.52	28	0.04	0.39	26
Loans held for investment	32.26	59.15	10	33.64	61.15	8	32.03	58.06	8	34.21	61.72	10	40.14	63.50	11
Real estate loans secured by 1–4 family	7.21	11.67	31	7.07	11.69	30	7.12	11.46	32	7.44	11.91	32	8.82	13.29	30
Revolving	1.14	1.40	51	1.29	1.51	52	1.17	1.42	54	1.38	1.66	51	1.84	2.07	51
Closed-end, secured by first liens	6	9.94	31	5.70	9.76	30	5.88	9.67	32	5.98	9.81	31	6.84	10.69	30
Closed-end, secured by junior liens	0.07	0.17	39	0.08	0.21	35	0.07	0.17	38	0.09	0.22	37	0.14	0.28	42
Commercial real estate loans	5.47	23.42	12	5.68	22.27	11	5.30	22.69	12	5.80	22.22	14	6.90	22.23	19
Construction and land development	0.54	3.49	17	0.60	3.32	16	0.54	3.34	16	0.60	3.40	19	0.59	3.44	19
Multifamily.....	0.99	3.52	22	0.94	3.21	21	0.90	3.57	22	0.94	3.12	22	1.10	3.01	27
Nonfarm nonresidential	3.93	15.11	14	4.15	14.77	14	3.87	14.57	13	4.26	14.72	17	5.22	14.69	22
Real estate loans secured by farmland.....	0	0.33	20	0	0.33	22	0	0.30	21	0	0.33	22	0	0.36	26

Loan Mix and Analysis of Concentrations of Credit

		03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan Mix, Percent of Gross Loans and Leases													
Real estate loans		39.24	61.87	19	37.75	57.91	19	38.72	61.05	19	38.63	57.15	21
Real estate loans secured by 1–4 family.....		22.32	20.07	60	20.93	19.43	56	22.18	19.86	59	21.70	19.43	57
Revolving		3.54	2.35	71	3.81	2.45	67	3.65	2.43	67	4.01	2.64	68
Closed-end.....		18.78	17.49	59	17.12	16.76	55	18.53	17.24	61	17.69	16.59	56
Commercial real estate loans		16.92	38.39	20	16.81	35.36	20	16.53	37.86	20	16.92	34.63	22
Construction and land development.....		1.68	5.82	21	1.77	5.29	18	1.67	5.65	19	1.76	5.26	20
1–4 family.....		0.74	1.29	49	0.55	1.05	48	0.77	1.18	54	0.51	0.93	48
Other.....		0.95	4.49	15	1.22	4.21	16	0.90	4.40	14	1.25	4.19	17
Multifamily.....		3.06	5.66	34	2.77	5.08	34	2.79	5.78	29	2.75	4.96	34
Nonfarm nonresidential		12.18	25	25	12.27	23.47	24	12.07	24.56	25	12.42	22.93	26
Owner-occupied.....		3.94	8.44	26	3.73	7.93	26	3.78	8.29	26	3.71	7.68	27
Other.....		8.24	16.32	25	8.54	15.25	27	8.29	15.94	25	8.71	14.95	29
Real estate loans secured by farmland.....		0	0.59	22	0.01	0.56	23	0.01	0.54	24	0.01	0.54	23
Loans to depository institutions and acceptances of other banks.....		0	0.03	34	0	0.03	65	0	0.04	34	0	0.06	31
Commercial and industrial loans		18.29	18.81	56	21.89	23.16	50	18.50	18.86	56	21.57	22.17	51
Loans to individuals		22.35	6.52	89	21.45	6.02	89	22.71	6.24	90	22.41	6.13	90
Credit card loans		7.49	0.51	94	6.95	0.50	94	8.06	0.53	94	7.74	0.65	93
Agricultural loans.....		0.06	0.31	54	0.08	0.33	51	0.07	0.34	50	0.09	0.32	56
Other loans and leases.....		20.06	8.03	87	18.82	8.05	87	20	8.75	85	17.30	9.09	80
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)													
Real estate loans		156.54	395.39	13	155.82	382.51	12	156	391.81	13	153.87	381.27	14
Real estate loans secured by 1–4 family.....		89.04	125.02	31	86.40	124.29	33	89.37	126.06	33	86.44	125.03	33
Revolving		14.11	14.84	54	15.73	16.14	56	14.72	15.44	56	15.98	17.42	53
Closed-end.....		74.92	108.83	33	70.67	106.79	33	74.65	108.85	34	70.46	106.14	32
Commercial real estate loans		67.49	249.33	14	69.39	237.40	13	66.60	245.88	13	67.40	234.65	16
Construction and land development.....		6.71	36.95	18	7.30	35.26	18	6.73	35.95	18	6.99	35.62	18
1–4 family.....		2.94	8.02	44	2.26	6.84	36	3.10	7.42	46	2.02	6.34	36
Other.....		3.77	28.49	9	5.04	28.01	15	3.63	28.11	9	4.98	28.16	16
Multifamily.....		12.21	37.99	26	11.43	34.02	24	11.26	38.66	23	10.94	32.74	24
Nonfarm nonresidential		48.57	160.85	15	50.65	157.71	15	48.61	158.05	15	49.47	155.06	18
Owner-occupied.....		15.70	53.96	18	15.41	52.99	18	15.23	52.99	19	14.78	52.37	20
Other.....		32.87	105.37	16	35.25	102.29	17	33.38	102.54	16	34.69	100.54	20
Real estate loans secured by farmland.....		0.02	3.46	20	0.03	3.50	21	0.02	3.22	20	0.03	3.44	21
Loans to depository institutions and acceptances of other banks.....		0	0.18	34	0	0.18	65	0	0.21	34	0	0.28	31
Commercial and industrial loans		72.94	113.45	32	90.37	145.22	24	74.53	114.45	35	85.92	139.91	23
Loans to individuals		89.14	36.67	81	88.53	35.91	83	91.48	34.55	82	89.29	37.47	82
Credit card loans		29.86	2.64	93	28.67	2.59	93	32.46	2.77	93	30.85	3.30	92
Agricultural loans.....		0.24	1.66	46	0.34	1.94	45	0.27	1.86	42	0.34	1.88	47
Other loans and leases.....		80.04	47.86	76	77.68	47.52	73	80.58	51.06	74	68.93	49.54	67
Supplemental													
Non-owner occupied CRE loans / Gross loans		13.40	30.57	15	13.63	27.81	16	13.09	30.07	14	13.74	27.32	18
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		53.44	198.65	12	56.28	185.94	13	52.72	195.33	12	54.72	183.76	14
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		69.14	256.17	12	71.68	243.39	12	67.95	252.85	12	69.50	240.85	15

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			146,367,978	146,643,066	143,716,174
Commit: Secured commercial real estate loans	4,040,282	3,498,900	4,020,993	3,385,710	4,353,035
Commit: Unsecured real estate loans	587,663	616,016	598,765	644,434	687,742
Credit card lines (reported semiannually, June/Dec)			75,926,201	74,626,207	79,875,988
Securities underwriting	0	0	0	0	0
Standby letters of credit	8,032,178	8,558,765	8,181,711	8,557,120	7,550,995
Commercial and similar letters of credit	15,980	48,786	51,651	13,180	14,126
Securities lent	3,896,498	2,936,968	3,280,460	3,662,999	4,326,289
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	45,960,410	46,828,311	28,172,524	73,104,544	58,199,292
Written options contracts (interest rate)	253,659	1,166,097	400,502	1,796,064	218,444
Purchased options contracts (interest rate)	546,478	639,271	968,225	849,717	307,540
Interest rate swaps	342,616,474	273,296,832	303,254,354	247,816,545	237,387,757
Futures and forward foreign exchange	2,092,563	1,838,505	2,504,343	1,531,982	2,019,969
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	5,073,266	7,864,901	11,241,750	9,302,202	2,111,456
Commodity and other futures and forward contracts	14,607	7,201	5,510	6,453	6,265
Written options contracts (commodity and other)	131,246	0	545	0	0
Purchased options contracts (commodity and other)	4,411	0	40	0	0
Commodity and other swaps	0	0	0	0	11,809

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						27.91	22.78	70	28.91	22.01	77	35.17	23.52	81	
Standby letters of credit	1.53	0.64	85	1.65	0.67	88	1.56	0.65	87	1.69	0.71	86	1.85	0.84	86
Commercial and similar letters of credit	0	0.02	51	0.01	0.02	59	0.01	0.02	61	0	0.02	48	0	0.02	49
Securities lent	0.74	0.08	90	0.57	0.11	88	0.63	0.10	90	0.72	0.18	87	1.06	0.40	86
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	75.66	45.51	84	64.04	42.67	82	66.08	46.30	83	65.92	48.62	81	73.48	68.47	79
Interest rate contracts	74.27	33.09	88	62.17	30.32	85	63.46	32.46	87	63.78	34.36	85	72.47	47.31	80
Interest rate futures and forward contracts	8.77	4.02	87	9.04	4.59	85	5.37	3.25	83	14.41	6.21	87	14.24	10.67	83
Written options contracts (interest rate)	0.05	1.59	28	0.23	2	32	0.08	1.41	25	0.35	2.18	34	0.05	2.47	23
Purchased options contracts (interest rate)	0.10	1.35	53	0.12	1.45	53	0.18	1.31	58	0.17	1.46	53	0.08	2.65	49
Interest rate swaps	65.35	19.54	90	52.78	20.33	89	57.83	20.49	90	48.85	20.83	86	58.10	28.86	85
Foreign exchange contracts	1.37	6.48	77	1.87	6.19	77	2.62	6.30	79	2.14	6.01	76	1.01	10.12	70
Futures and forward foreign exchange contracts	0.40	3.96	74	0.36	3.83	70	0.48	3.78	73	0.30	3.47	68	0.49	5.23	68
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0.97	0.74	85	1.52	0.71	88	2.14	0.76	88	1.83	0.77	88	0.52	2.03	81
Equity, commodity, and other derivative contracts	0.03	1.07	72	0	0.80	69	0	0.92	70	0	1.86	66	0	3.32	64
Commodity and other futures and forward contracts	0	0.08	87	0	0.06	87	0	0.07	87	0	0.14	86	0	0.19	81
Written options contracts (commodity and other)	0.03	0.36	80	0	0.27	38	0	0.32	77	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	78	0	0.18	38	0	0.21	77	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	71
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							85.71	44.98	87	84.69	42.82	85	89.67	45.53	84

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	396,693,114	331,641,118	346,547,793	334,407,507	300,262,532
Interest rate contracts	389,377,021	321,930,511	332,795,605	323,566,870	296,113,033
Foreign exchange contracts.....	7,165,829	9,703,406	13,746,093	10,834,184	4,131,425
Equity, commodity, and other contracts	150,264	7,201	6,095	6,453	18,074
Derivatives Position					
Futures and forwards	48,067,580	48,674,017	30,682,377	74,642,979	60,225,526
Written options	384,905	1,166,097	401,047	1,796,064	218,444
Exchange-traded.....	57,821	40,000	0	300,000	0
Over-the-counter.....	327,084	1,126,097	401,047	1,496,064	218,444
Purchased options	550,889	639,271	968,265	849,717	307,540
Exchange-traded.....	4,411	0	90,240	300,000	0
Over-the-counter.....	546,478	639,271	878,025	549,717	307,540
Swaps	347,689,740	281,161,733	314,496,104	257,118,747	239,511,022
Held for trading.....	45,452,823	45,773,811	27,545,809	72,519,545	57,891,601
Interest rate contracts	45,307,910	45,773,811	27,545,224	72,519,545	57,879,792
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	144,913	0	585	0	11,809
Non-traded.....	351,240,291	285,867,307	319,001,984	261,887,962	242,370,931
Interest rate contracts	344,069,111	276,156,700	305,250,381	251,047,325	238,233,241
Foreign exchange contracts.....	7,165,829	9,703,406	13,746,093	10,834,184	4,131,425
Equity, commodity, and other contracts	5,351	7,201	5,510	6,453	6,265
Derivative contracts (excluding futures and FX 14 days or less)	396,308,209	330,475,021	346,146,745	332,611,442	300,044,087
One year or less	395,443,826	328,829,414	345,097,792	330,839,607	294,070,018
Over 1 year to 5 years	510,106	1,023,190	641,499	1,127,994	5,200,627
Over 5 years	354,277	622,417	407,454	643,841	773,442
Gross negative fair value (absolute value)	7,531,167	5,073,678	3,237,179	4,080,212	1,767,760
Gross positive fair value.....	7,355,190	4,935,991	3,123,231	3,813,285	1,573,739
Held for trading.....	117,031	19,563	9,092	9,243	3,689
Non-traded.....	7,238,159	4,916,428	3,114,139	3,804,042	1,570,050
Current credit exposure on risk-based capital derivative contracts	249,984	163,913	196,749	137,392	160,528
Credit losses on derivative contracts	501	16	103	262	7
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	12	0	6	0
90+ days past due	0	12	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	98.16	93.91	33	97.07	94.52	34	96.03	94.17	32	96.76	94.10	36	98.62	93.44	41
Foreign exchange contracts	1.81	3.18	71	2.93	3.16	71	3.97	3.47	73	3.24	3.49	70	1.38	3.20	65
Equity, commodity, and other contracts	0.04	1.19	71	0	1.04	68	0	1.14	69	0	1.17	65	0.01	1.64	63
Futures and forwards	12.12	10.22	66	14.68	12.82	66	8.85	11.16	59	22.32	14.05	71	20.06	13.49	70
Written options	0.10	6.03	20	0.35	8.11	21	0.12	6.28	16	0.54	8.18	17	0.07	5.91	15
Exchange-traded	0.01	0.13	86	0.01	0.10	85	0	0.12	42	0.09	0.14	83	0	0.15	42
Over-the-counter	0.08	5.74	20	0.34	7.80	21	0.12	5.96	16	0.45	7.73	18	0.07	5.10	16
Purchased options	0.14	3.59	44	0.19	3.58	46	0.28	3.27	46	0.25	3.42	44	0.10	4.42	41
Exchange-traded	0	0.13	84	0	0.11	42	0.03	0.12	83	0.09	0.15	83	0	0.28	39
Over-the-counter	0.14	3.11	46	0.19	3.15	50	0.25	2.87	47	0.16	2.86	44	0.10	3.35	43
Swaps	87.65	74.58	57	84.78	69.64	56	90.75	74.26	61	76.89	68.76	50	79.77	69.75	49
Held for trading	11.46	38.74	46	13.80	42.14	42	7.95	40.42	45	21.69	43.53	41	19.28	44.16	41
Interest rate contracts	11.42	32.48	48	13.80	36.29	44	7.95	34.15	46	21.69	36.62	44	19.28	37.24	43
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0.04	0.58	81	0	0.51	40	0	0.60	79	0	0.68	38	0	0.83	75
Non-traded	88.54	61.26	53	86.20	57.86	57	92.05	59.58	54	78.31	56.47	58	80.72	55.84	58
Interest rate contracts	86.73	57.41	58	83.27	54.11	62	88.08	56.71	60	75.07	53.82	62	79.34	52.22	65
Foreign exchange contracts	1.81	0.37	90	2.93	0.45	90	3.97	0.40	91	3.24	0.46	90	1.38	0.34	87
Equity, commodity, and other contracts	0	0.11	79	0	0.12	78	0	0.09	78	0	0.10	76	0	0.13	79
Derivative contracts (excluding futures and forex 14 days or less)	99.90	92.63	65	99.65	90.92	69	99.88	92.53	71	99.46	91.48	69	99.93	93.86	70
One year or less	99.69	27.97	93	99.15	26.80	95	99.58	27.56	96	98.93	32.05	92	97.94	32.17	90
Over 1 year to 5 years	0.13	26.35	11	0.31	28.69	9	0.19	27.01	10	0.34	27.06	7	1.73	30.45	13
Over 5 years	0.09	29.53	12	0.19	30.03	11	0.12	29.89	12	0.19	29.56	10	0.26	28.09	12
Gross negative fair value (absolute value)	1.90	1.21	82	1.53	1.21	65	0.93	0.98	49	1.22	1.55	49	0.59	0.83	45
Gross positive fair value	1.85	1.52	67	1.49	1.70	39	0.90	1.34	26	1.14	2.23	19	0.52	1.19	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.19	0.06	88	0.13	0.05	89	0.08	0.04	85	0.10	0.07	82	0.05	0.06	79
Gross positive fair value (X)	0.19	0.06	88	0.13	0.07	85	0.08	0.05	80	0.10	0.09	67	0.04	0.07	65
Held for trading (X)	0	0.04	49	0	0.05	43	0	0.04	46	0	0.07	41	0	0.06	37
Non-traded (X)	0.18	0.01	99	0.13	0.01	96	0.08	0.01	95	0.10	0.02	94	0.04	0.01	93
Current credit exposure (X)	0.01	0.04	32	0	0.05	24	0.01	0.04	26	0	0.06	20	0	0.05	28
Credit losses on derivative contracts	0	0	94	0	0	91	0	0	87	0	0	85	0	0	89
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	93	0	0	47	0	0	92	0	0	47
90+ days past due	0	0	47	0	0	96	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.11	0.47	37	0.07	0.61	24	0.09	0.46	28	0.06	0.85	23	0.07	0.73	29

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	2,948,903	3,794,724	3,794,724	2,235,470	2,105,134
Gross losses	215,283	290,817	897,406	1,397,867	1,458,521
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	83,669	89,157	368,437	288,629	326,409
Net losses	131,614	201,660	528,969	1,109,238	1,132,112
Provision for loan and lease losses	12,434	-173,948	-316,852	2,667,324	1,260,298
Adjustments	282	0	0	1,168	2,150
Ending balance	2,830,005	3,419,116	2,948,903	3,794,724	2,235,470
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.01	0.04	49	-0.14	-0.11	38	-0.06	-0.09	53	0.58	0.51	61	0.33	0.15	88
Provision for loan and lease losses / Average loans and leases	0.03	0.06	51	-0.40	-0.20	27	-0.19	-0.16	41	1.54	0.82	87	0.79	0.24	92
Provision for loan and lease losses / Net loan and lease losses	9.45	49.50	40	-86.26	-168.35	43	-59.90	-105.48	52	240.46	487.86	31	111.32	130.58	49
Allowance for loan and lease losses / Total loans and leases not held for sale	1.67	1.20	87	1.96	1.49	79	1.76	1.23	87	2.19	1.58	80	1.36	0.83	88
Allowance for loan and lease losses / Total loans and leases	1.67	1.17	87	1.95	1.47	80	1.75	1.20	87	2.18	1.55	82	1.36	0.81	88
Allowance for loan and lease losses / Net loans and leases losses (X)	5.38	38.27	18	4.24	18.09	9	5.57	21.39	21	3.42	11.58	15	1.97	8.03	15
Allowance for loan and lease losses / Nonaccrual assets	308.84	355.27	53	308.64	291.29	66	332.02	364.13	62	329.97	299.17	66	188.53	218.72	62
ALLL / 90+ days past due + nonaccrual loans and leases	240.52	284.19	49	253.80	246.27	61	224.98	287.08	48	266.45	244.34	65	143.55	151.73	57
Gross loan and lease losses / Average loans and leases	0.51	0.17	90	0.67	0.24	91	0.53	0.19	93	0.81	0.34	89	0.91	0.28	90
Recoveries / Average loans and leases	0.20	0.07	90	0.20	0.08	89	0.22	0.08	92	0.17	0.07	90	0.20	0.08	91
Net losses / Average loans and leases	0.31	0.09	89	0.46	0.16	91	0.31	0.11	92	0.64	0.27	89	0.71	0.21	90
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	9.32	10.98	47	6.38	7.39	52	26.36	34.67	45	19.79	33.98	27	25.59	36.22	39
Earnings coverage of net loan and lease losses (X)	8.45	38.54	34	4.25	25.70	16	7.63	39.72	22	5.76	22.91	27	4.90	24.40	22
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	29	-0.01	0.03	29	-0.02	0.02	20	0.01	0.04	34	0.03	0.01	69
Real estate loans secured by 1–4 family	-0.05	-0.02	22	-0.01	-0.01	38	-0.03	-0.02	29	0	0.01	36	0.03	0.01	74
Revolving	-0.11	-0.08	27	-0.03	-0.03	35	-0.06	-0.07	32	-0.01	0.01	39	0.06	0.02	70
Closed-end	-0.04	-0.02	26	-0.01	-0.01	43	-0.03	-0.01	26	0	0	40	0.02	0	76
Commercial real estate loans	0.01	0	81	-0.01	0.05	22	0	0.04	39	0.03	0.07	48	0.02	0.01	69
Construction and land development	0.02	-0.02	94	-0.09	0	5	-0.04	0	16	0.01	0	72	0	-0.01	75
1–4 family	0.04	0	97	0	0	58	0.01	0	93	0	0	59	-0.01	0	15
Other	-0.02	-0.01	20	-0.09	0	3	-0.06	0	11	0.01	0	75	0.01	-0.01	83
Multifamily	0	0	21	-0.02	0	4	0.01	0.01	78	-0.01	0	11	0	0	16
Nonfarm nonresidential	0.01	0.01	80	0.01	0.07	53	0.01	0.05	44	0.04	0.11	48	0.03	0.02	69
Owner-occupied	-0.01	0	17	0.01	0.01	77	0	0.01	70	0.01	0.02	60	0.01	0.01	73
Other	0.02	0	86	0	0.06	23	0	0.04	48	0.03	0.08	53	0.02	0.01	76
Real estate loans secured by farmland	0	0	57	-0.44	0	1	-0.45	0	2	-2.16	0.02	0	0	0.01	48
Commercial and industrial loans	0.13	0.11	65	0.33	0.20	70	0.21	0.17	63	0.31	0.47	46	0.17	0.37	34
Loans to individuals	1.25	0.70	81	1.79	1.06	79	1.18	0.71	79	2.27	1.13	81	2.30	1.17	83
Credit card loans	2.28	1.88	62	3.47	2.41	72	2.23	1.84	70	4.50	2.92	83	4.51	3.11	78
Agricultural loans	0.57	0	95	0.07	0.02	86	0.05	0.02	81	0.03	0.19	62	-0.01	0.08	11
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.08	0.16	61	0.05	0.09	66	0.07	0.10	66	0.33	0.15	77	0.48	0.15	87

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		922,892		1,089,171		1,678,817		1,896,569		1,126,197					
90+ days past due loans and leases		260,267		239,335		422,568		274,149		371,574					
Nonaccrual loans and leases		916,336		1,107,808		888,157		1,150,005		1,185,754					
Total past due and nonaccrual loans and leases		2,099,495		2,436,314		2,989,542		3,320,723		2,683,525					
Restructured 30–89 days past due		15,536		13,186		16,245		16,137		26,495					
Restructured 90+ days past due		8,327		5,244		10,208		5,863		16,730					
Restructured nonaccrual		348,591		372,594		318,067		394,342		402,203					
Total restructured loans and leases		372,454		391,024		344,520		416,342		445,428					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		306,260		306,553		264,658		321,436		365,359					
Other real estate owned		7,626		33,460		15,215		37,869		50,626					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.54	0.32	83	0.62	0.33	85	1	0.32	93	1.09	0.39	92	0.69	0.43	80
90+ days past due loans and leases	0.15	0.10	79	0.14	0.11	79	0.25	0.10	83	0.16	0.12	74	0.23	0.15	77
Nonaccrual loans and leases	0.54	0.44	65	0.63	0.65	58	0.53	0.46	67	0.66	0.66	55	0.72	0.51	74
90+ days past due and nonaccrual loans and leases	0.69	0.59	69	0.77	0.82	56	0.78	0.62	71	0.82	0.85	56	0.95	0.71	75
30–89 days past due restructured	0.01	0.01	71	0.01	0.01	71	0.01	0.01	75	0.01	0.01	64	0.02	0.01	69
90+ days past due restructured	0	0	82	0	0	77	0.01	0	82	0	0.01	75	0.01	0.01	82
Nonaccrual restructured	0.21	0.10	79	0.21	0.13	76	0.19	0.10	78	0.23	0.13	81	0.24	0.14	76
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.54	0.32	83	0.62	0.33	85	1	0.32	93	1.09	0.40	91	0.69	0.43	80
90+ days past due assets	0.15	0.10	79	0.14	0.11	79	0.25	0.10	83	0.16	0.12	74	0.23	0.15	77
Nonaccrual assets	0.54	0.45	65	0.63	0.66	57	0.53	0.47	67	0.66	0.67	54	0.72	0.53	74
30+ days past due and nonaccrual assets	1.24	0.94	76	1.39	1.18	69	1.78	0.97	86	1.91	1.29	79	1.63	1.19	76
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.22	0.35	34	0.26	0.50	24	0.25	0.36	37	0.28	0.52	27	0.38	0.44	50
90+ days past due and nonaccrual assets + other real estate owned	0.23	0.36	30	0.27	0.53	23	0.25	0.37	31	0.29	0.55	27	0.39	0.48	47
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.24	0.41	30	0.28	0.58	22	0.23	0.41	28	0.30	0.60	24	0.40	0.53	38
Allowance for loan and lease losses	44.31	62.77	39	42.88	69.27	31	40.51	62.64	32	40.35	66.66	27	73.58	115.41	30
Equity capital + allowance for loan and lease losses	2.30	3.67	34	2.45	5.03	21	2.06	3.60	28	2.45	4.97	24	2.98	4.28	38
Tier 1 capital + allowance for loan and lease losses	2.95	4.23	37	3.46	5.96	27	2.86	4.30	35	3.51	6.05	26	4.31	5.65	43
Loans and leases + other real estate owned	0.74	0.69	61	0.84	0.97	48	0.71	0.71	58	0.88	0.97	47	1	0.85	65

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.41	0.26	78	0.55	0.31	82	0.39	0.26	76	0.96	0.39	89	0.34	0.38	53
	90+ days past due		0.17	0.13	80	0.14	0.13	78	0.25	0.12	83	0.14	0.16	75	0.14	0.16	72
	Nonaccrual.....		0.98	0.51	85	1.13	0.76	81	0.93	0.52	82	1.12	0.76	80	1.16	0.46	92
Commercial and industrial	30–89 days past due		0.23	0.26	55	0.42	0.22	81	1.68	0.24	97	0.87	0.23	92	0.31	0.31	62
	90+ days past due		0.03	0.03	69	0.01	0.02	60	0.38	0.04	94	0.01	0.03	53	0.01	0.05	45
	Nonaccrual.....		0.31	0.53	41	0.35	0.69	33	0.33	0.57	38	0.43	0.75	32	0.58	0.83	41
Individuals	30–89 days past due		1.01	0.67	80	0.96	0.53	79	1.12	0.63	77	1.41	0.83	82	1.80	0.83	87
	90+ days past due		0.37	0.08	89	0.39	0.11	84	0.34	0.09	88	0.45	0.14	85	0.69	0.17	88
	Nonaccrual.....		0.39	0.16	85	0.51	0.22	82	0.41	0.17	85	0.51	0.28	79	0.52	0.17	88
Depository institution loans	30–89 days past due			0		0	0.01	44		0.01			0				0
	90+ days past due			0		0	0	50		0			0				0
	Nonaccrual.....			0.01		0	0	47		0			0				0
Agricultural	30–89 days past due		1.37	0.16	94	0.03	0.17	65	1.62	0.07	96	0.43	0.17	81	0.02	0.24	55
	90+ days past due		0.01	0	89	0.01	0	92	0.18	0	94	0.02	0	93	0.03	0	90
	Nonaccrual.....		0.13	0.71	59	0.05	0.44	55	0.25	0.70	70	0.04	0.49	51	0.06	0.67	48
Foreign governments	30–89 days past due		0	0	50	0	0.03	46	7.44	0.50	93	0	0	50	0	0.07	47
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.23	37	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due		0.59	0.13	89	0.62	0.13	90	1.37	0.12	96	1.26	0.18	93	0.29	0.20	69
	90+ days past due		0	0.01	71	0	0.01	34	0.03	0.01	90	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.07	0.08	68	0.11	0.15	63	0.07	0.09	66	0.13	0.15	64	0.14	0.13	68

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
		BHC	Peer # 1	Pct													
Memoranda																	
1–4 family	30–89 days past due	0.16	0.44	23	0.18	0.47	22	0.28	0.46	37	0.26	0.65	22	0.23	0.67	14	
	90+ days past due.....	0.29	0.25	80	0.23	0.28	79	0.42	0.24	81	0.23	0.33	76	0.23	0.31	76	
	Nonaccrual	1.41	0.68	83	1.50	0.88	81	1.29	0.71	85	1.50	0.89	81	1.67	0.73	90	
Revolving	30–89 days past due	0.36	0.27	65	0.26	0.31	46	0.54	0.28	79	0.33	0.48	40	0.47	0.45	50	
	90+ days past due.....	0.50	0.03	96	0.30	0.03	92	0.54	0.02	98	0.30	0.03	95	0.29	0.05	91	
	Nonaccrual	3.10	1.02	88	3.21	1.31	86	3.04	1.18	85	3.24	1.13	87	3.45	1	88	
Closed-end	30–89 days past due.....	0.12	0.46	18	0.16	0.48	24	0.23	0.49	30	0.24	0.65	22	0.17	0.70	11	
	90+ days past due.....	0.25	0.28	78	0.22	0.31	78	0.40	0.26	80	0.21	0.38	75	0.22	0.35	74	
Junior lien	30–89 days past due	1.09	0.66	80	1.12	0.85	73	0.94	0.67	74	1.10	0.87	72	1.20	0.70	83	
	Nonaccrual	0.01	0.01	50	0	0.01	35	0.01	0.01	57	0.01	0.02	41	0.01	0.02	30	
	90+ days past due.....	0	0	88	0	0	76	0.01	0	87	0	0	72	0	0	66	
	Nonaccrual	0.09	0.03	88	0.12	0.05	82	0.09	0.03	83	0.12	0.04	87	0.15	0.04	90	
Commercial real estate	30–89 days past due	0.74	0.16	97	1.02	0.22	93	0.53	0.15	89	1.86	0.26	99	0.47	0.18	91	
	90+ days past due.....	0.01	0.01	70	0.01	0.02	72	0.03	0.01	88	0.03	0.02	77	0.02	0.03	60	
	Nonaccrual	0.40	0.37	60	0.67	0.62	59	0.44	0.38	64	0.64	0.62	53	0.51	0.23	82	
Construction and development	30–89 days past due	1.18	0.19	92	1.02	0.22	89	0.31	0.17	78	2.77	0.28	96	1.13	0.28	89	
	90+ days past due.....	0.01	0	87	0.02	0.01	86	0.22	0.01	97	0.13	0.01	96	0.05	0.02	85	
	Nonaccrual	0.13	0.17	64	0.14	0.50	51	0.14	0.20	66	0.43	0.41	72	0.26	0.20	77	
1–4 family	30–89 days past due	0.04	0.03	77	0.08	0.03	79	0	0.02	63	0.08	0.03	78	0.07	0.06	68	
	90+ days past due.....	0	0	95	0	0	44	0.21	0	99	0.11	0	98	0.04	0	91	
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30	
Other	30–89 days past due	1.14	0.14	93	0.95	0.16	89	0.30	0.13	82	2.69	0.22	96	1.07	0.20	92	
	90+ days past due.....	0.01	0	89	0.02	0	90	0.01	0	90	0.02	0	92	0.01	0.01	76	
	Nonaccrual	0.13	0.14	70	0.14	0.43	58	0.14	0.16	74	0.43	0.35	75	0.26	0.17	79	
Multifamily	30–89 days past due	0.51	0.06	92	0.61	0.08	93	0.49	0.07	92	0.50	0.09	91	0.14	0.08	78	
	90+ days past due.....	0	0	46	0	0	45	0	0	46	0	0	92	0	0	83	
	Nonaccrual	0.27	0.12	82	0.18	0.13	74	0.33	0.17	80	0.21	0.11	77	0.12	0.05	80	
Nonfarm non-residential	30–89 days past due	0.73	0.13	95	1.11	0.20	96	0.57	0.13	88	2.03	0.23	98	0.46	0.14	90	
	90+ days past due.....	0.01	0.01	75	0.02	0.02	73	0.01	0.01	74	0.01	0.02	68	0.02	0.03	62	
	Nonaccrual	0.47	0.45	60	0.85	0.78	59	0.51	0.45	62	0.76	0.80	55	0.62	0.28	85	
Owner Occupied	30–89 days past due	0.34	0.04	99	0.27	0.06	90	0.15	0.04	90	0.75	0.07	98	0.15	0.07	84	
	90+ days past due.....	0.01	0	83	0.01	0	84	0.01	0	82	0.01	0	81	0.01	0.01	69	
	Nonaccrual	0.25	0.17	70	0.35	0.32	60	0.26	0.17	71	0.32	0.27	60	0.38	0.16	84	
Other	30–89 days past due	0.39	0.08	90	0.85	0.12	96	0.42	0.08	88	1.27	0.14	95	0.31	0.07	93	
	90+ days past due.....	0	0.01	80	0	0.01	75	0	0	77	0	0.01	75	0.01	0.01	66	
	Nonaccrual	0.23	0.24	61	0.51	0.40	64	0.25	0.23	67	0.44	0.44	58	0.24	0.10	83	
Farmland	30–89 days past due	2	0.17	92	0.11	0.13	66	0	0.10	31	0	0.11	30	2.56	0.23	95	
	90+ days past due.....	0	0	45	0.15	0.01	92	0.19	0	96	0.15	0	96	0	0.01	42	
	Nonaccrual	0.43	0.67	64	1.27	1.14	70	0.46	0.69	62	1.31	1.13	70	0.71	0.84	60	
Credit card	30–89 days past due	1.26	0.87	77	1.02	0.75	71	1.14	0.81	73	1.27	0.95	73	1.74	1.19	82	
	90+ days past due.....	1.11	0.45	87	1.20	0.56	78	0.96	0.45	80	1.30	0.63	83	1.84	0.78	86	
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	27,487,023	29,987,023	27,487,023	31,787,023	31,787,023										
Retained earnings	28,790,703	25,382,955	27,957,403	24,550,238	21,086,589										
Accumulated other comprehensive income (AOCI)	-4,650,717	1,134,887	-328,363	2,453,750	168,454										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	51,627,009	56,504,865	55,116,063	58,791,011	53,042,066										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	16,619,607	16,390,709	16,623,472	16,431,759	15,584,227										
Accumulated other comprehensive income-related adjustments	-4,650,718	1,134,887	-328,363	2,453,750	428,112										
Other deductions from common equity tier 1 capital	9,725	535	6,102	405	729										
Subtotal:	39,648,395	38,978,734	38,814,852	39,905,097	37,028,998										
Adjustments and deductions for common equity tier 1 capital	6,879	11,635	7,303	10,620	1,112,842										
Common equity tier 1 capital	39,641,516	38,967,099	38,807,549	39,894,477	35,916,156										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	6,879	11,635	7,303	10,620	9,869										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	39,641,516	38,967,099	38,807,549	39,894,477	35,916,156										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	2,908,150	2,826,279	2,833,596	2,853,790	2,357,586										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,908,150	2,826,279	2,833,596	2,853,790	2,357,586										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,908,150	2,826,279	2,833,596	2,853,790	2,357,586										
Exited advanced approach tier 2 capital															
Total capital	42,549,666	41,793,378	41,641,145	42,748,267	38,273,742										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	522,220,229	506,612,752	518,329,429	494,316,665	397,573,719										
Less: Deductions from common equity tier 1 capital	16,626,486	16,402,344	16,630,775	16,442,380	16,697,069										
Less: Other deductions	3,036,153	-823,869	815,180	-871,233	87,867										
Total assets for leverage ratio	502,557,590	491,034,277	500,883,474	478,745,518	380,788,783										
Total risk-weighted assets	235,431,990	229,899,053	229,481,053	234,224,137	221,640,924										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	16.84	12.18	90	16.95	12.54	90	16.91	12.37	90	17.03	12.35	90	16.20	12.11	87
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	16.84	12.88	90	16.95	13.31	88	16.91	13.11	89	17.03	13.08	89	16.20	12.78	86
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	18.07	14.72	88	18.18	15.37	87	18.15	14.91	87	18.25	15.23	86	17.27	14.36	84
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.89	9.06	18	7.94	9.15	14	7.75	8.98	20	8.33	9.13	29	9.43	9.76	46
Supplementary leverage ratio, advanced approaches HCs	7.18	6.62	73	9.30	7.94	81	7.07	6.71	68	9.49	8.72	68	8.45	7.41	77

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	57	1	45	45	-13	5600.00	-86.46
Other insurance activities income	57	1	45	45	-13	5600.00	-86.46
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries	0	0	0	0	0	0	
Life insurance assets	1,763,869	1,739,420	1,754,677	1,729,649	1,707,359	1.41	7.11

03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
Insurance activities revenue / Adjusted operating income	0	0.38	34	0	0.38	23	0	0.36	24	0	0.41	24	0	0.47	0
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40		7.32	
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.15	12.22	20	4.10	11	24	4.20	12	21	3.96	11.03	24	4.48	11.51	26
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			64,786,859			62,932,497			58,835,682			66,173,175			65,841,542
Net assets of broker-dealer subsidiaries / Consolidated assets	12.36	0.46	93	12.15	0.50	93	11.22	0.46	93	13.04	0.75	92	16.11	1.39	90

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	4,815,487	5,885,371	5,047,810	5,980,137	6,501,090
Real estate loans.....	424,628	394,492	398,643	406,076	425,331
Commercial and industrial loans	4,179,003	5,265,900	4,434,612	5,355,676	5,877,151
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	211,856	224,979	214,555	218,385	198,608
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	24,567,958	29,715,381	31,935,491	29,357,056	17,871,368
Interest-bearing bank balances	20,298	194,145	302,094	228,079	154,512
Total selected foreign assets	29,403,743	35,794,897	37,285,395	35,565,272	24,526,970
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases.....	-18.18	10.28	21	-11.04	-6.17	42	-15.59	6.83	24	-8.01	-2.40	41	-5.63	22.48	40
Total selected assets.....	-17.85	17.19	18	43.37	-2.56	87	4.84	9.48	62	45	2.04	89	-8.50	12.40	30
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		138	206	143	300	447	-33.01	-85.32
1–4 family residential loans		138	206	143	300	447	-33.01	-85.32
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		18.78	17.12	18.53	17.69	17.37		
Home equity lines		3.54	3.81	3.65	4.01	4.59		
Credit card receivables.....		7.49	6.95	8.06	7.74	9.21		
Auto loans and other consumer loans.....		14.82	14.46	14.61	14.62	15.43		
Commercial and industrial loans		18.29	21.89	18.50	21.57	20.28		
All other loans and leases.....		37.09	35.77	36.65	34.37	33.13		

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1–4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	73
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	73
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	73
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	16.33
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	16.33
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	16.33
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.12	0.16	0.23	0.24	0.17
Home equity lines	0.36	0.26	0.54	0.33	0.47
Credit card receivables	1.26	1.02	1.14	1.27	1.74
Commercial and industrial loans	0.23	0.42	1.68	0.87	0.31
All other loans and leases	0.72	0.84	1.04	1.53	0.84
Total managed loans past due 30–89 days	0.54	0.62	1	1.09	0.69
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.25	0.22	0.40	0.21	0.22
Home equity lines	0.50	0.30	0.54	0.30	0.29
Credit card receivables	1.11	1.20	0.96	1.30	1.84
Commercial and industrial loans	0.03	0.01	0.38	0.01	0.01
All other loans and leases	0	0.01	0.02	0.01	0.01
Total managed loans past due 90+ days	0.15	0.14	0.25	0.16	0.23
Total Past Due Managed Assets	0.70	0.76	1.25	1.25	0.91
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	-0.01	-0.03	0	0.02
Home equity lines	-0.11	-0.03	-0.06	-0.01	0.06
Credit card receivables	2.28	3.47	2.23	4.50	4.51
Commercial and industrial loans	0.13	0.33	0.21	0.31	0.17
All other loans and leases	0.25	0.30	0.20	0.46	0.48
Net Losses on Managed Assets Percent of Total Managed Assets	0.31	0.46	0.31	0.64	0.69

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	0	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	0	
Income from nonbank subsidiaries	81,500	77,500	154,750	275,800	612,802	5.16	-15.68	
Dividends	81,500	77,500	154,750	275,800	267,880	5.16		
Interest	0	0	0	0	344,922		-100.00	
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0	0		
Dividends	0	0	0	0	0	0		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Total income from subsidiaries	81,500	77,500	154,750	275,800	612,802	5.16	-15.68	
Securities gains (losses)	0	0	0	0	0	0		
Other operating income	22	26	3	-43	66	-15.38	-12.00	
Total operating income	81,522	77,526	154,753	275,757	612,868	5.15	-15.68	
Operating Expenses								
Personnel expenses	473	385	1,193	1,513	2,048	22.86	16.50	
Interest expense	0	0	0	0	0	0		
Other expenses	59	61	1,662	5,796	2,870	-3.28		
Provision for loan and lease losses	0	0	0	0	0	0		
Total operating expenses	532	446	2,855	7,309	4,918	19.28		
Income (loss) before taxes	80,990	77,080	151,898	268,448	607,950	5.07	-17.95	
Applicable income taxes (credit)	-775	6,936	-3,398	-1,279	-4,880			
Extraordinary items								
Income before undistributed income of subsidiaries	81,765	70,144	155,296	269,727	612,830	16.57	-19.18	
Equity in undistributed income of subsidiaries	876,535	887,573	3,751,869	3,693,922	3,250,835	-1.24	112.94	
Bank subsidiaries	0	0	0	0	0	0		
Nonbank subsidiaries	124,504	183,738	779,115	2,619,923	596,543	-32.24	25623.97	
Subsidiary holding companies	752,031	703,835	2,972,754	1,073,999	2,654,292	6.85	82.91	
Net income (loss)	958,300	957,717	3,907,165	3,963,649	3,863,665	0.06	86.87	
Memoranda								
Bank net income	0	0	0	0	0	0		
Nonbank net income	206,004	261,238	933,865	2,895,723	864,423	-21.14	42462.81	
Subsidiary holding companies' net income	752,031	703,835	2,972,754	1,073,999	2,654,292	6.85	82.91	

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		14,547,918	27.80	16,669,286	29.50	14,466,913	26.25	18,333,048	15,937,325	-12.73	33.66
Common and preferred stock		14,547,918	27.80	16,669,286	29.50	14,466,913	26.25	18,333,048	15,937,325	-12.73	301.77
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	-100.00
Other receivables		0	0	0	0	0	0	0	0	0	-100.00
Investment in subsidiary holding companies		37,718,259	72.08	39,782,915	70.40	40,588,583	73.64	40,397,942	37,038,648	-5.19	24.67
Common and preferred stock		37,718,259	72.08	39,782,915	70.40	40,588,583	73.64	40,397,942	37,038,648	-5.19	24.67
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		45,621	0.09	48,600	0.09	46,224	0.08	50,756	56,852	-6.13	-60.94
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		15,542	0.03	13,032	0.02	14,745	0.03	12,617	12,192	19.26	74.41
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		52,327,340	100.00	56,513,833	100.00	55,116,465	100.00	58,794,363	53,045,017	-7.41	26.81
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		149	0	8,868	0.02	269	0	3,178	2,908	-98.32	-94.49
Balance due to subsidiaries and related institutions		700,182	1.34	100	0	133	0	174	43	700082.00	
Total liabilities		700,331	1.34	8,968	0.02	402	0	3,352	2,951	7709.22	25809.40
Equity Capital		51,627,009	98.66	56,504,865	99.98	55,116,063	100	58,791,011	53,042,066	-8.63	25.12
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		30,917,895	59.09	30,917,895	54.71	30,917,895	56.10	30,917,895	30,917,895	0.00	17.66
Common surplus		2,619,128	5.01	2,619,128	4.63	2,619,128	4.75	2,619,128	2,619,128	0.00	0.21
Retained earnings		28,790,703	55.02	25,382,955	44.91	27,957,403	50.72	24,550,238	21,086,589	13.43	135.56
Accumulated other comprehensive income		-4,650,717	-8.89	1,134,887	2.01	-328,363	-0.60	2,453,750	168,454		
Other equity capital components		-6,050,000	-11.56	-3,550,000	-6.28	-6,050,000	-10.98	-1,750,000	-1,750,000		
Total liabilities and equity capital		52,327,340	100.00	56,513,833	100.00	55,116,465	100.00	58,794,363	53,045,017	-7.41	26.81
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		700,000	1.34	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

